



How to Correct Your Social Security Earnings Record

If you're 18 years old or older, you can create a *my* Social Security account. At www.socialsecurity.gov/myaccount, you can get your *Social Security Statement* to check your earnings record, and see estimates of future retirement, disability, and survivor benefits. You should check your account carefully to be sure it shows the correct amount you earned each year and to make sure your name and date of birth are correct.

Why is it important for my earnings record to be correct?

The amount of the Social Security benefit you or your family receive depends on the amount of earnings shown on your record. If all of your earnings are not shown on your record, this could mean lower Social Security benefits for you or your family.

How could earnings be missing?

If the earnings missing from your Social Security record are for the current year or last year, you don't need to worry. Because these earnings are recent, we may not have recorded them yet. They should appear on a later *Statement*.

However, earnings could be missing from your record for earlier years for one of the following reasons:

- Your employer reported your earnings using the wrong name or Social Security number.
- Your employer reported your earnings incorrectly.
- You got married or divorced and changed your name, but never reported the change to Social Security.
- You worked using a Social Security number that didn't belong to you.

What should I do if earnings are missing?

If you discover earnings missing from your record, the first thing you should do is find some proof of those earnings. This proof could be:

- A W-2 form (*Wage and Tax Statement*);
- A tax return;
- A wage stub or pay slip;

- Your own wage records; or
- Other documents showing you worked.

If you can't find any written documents that show your earnings, try to remember the following facts, and write them down:

- Where you worked;
- The name of your employer;
- The dates you worked;
- How much you earned; and
- The name and Social Security number you used when you worked.

How can Social Security help?

After you've gathered your documents or made a list of all of the information you can remember, contact Social Security. We'll work with you to correct your record. This process could take some time, depending on the information you bring to us about your missing earnings. We may have to contact your employers or have you contact them.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my* Social Security account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



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